

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

IN RE:	)	CHAPTER 7 CASE
GHEEWALA, DIPAK C	)	CASE NO. 05-54911 BB
GHEEWALA, ANITA D	)	JUDGE BRUCE W. BLACK
	)	
Debtor(s)	)	

**NOTICE OF FILING OF THE TRUSTEE'S FINAL REPORT, HEARING ON  
APPLICATIONS FOR COMPENSATION, AND HEARING ON THE ABANDONMENT  
OF PROPERTY BY THE TRUSTEE**

To the Debtor(s), Creditors, and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held.

At: Will County Court Annex, 57 N. Ottawa St., Courtroom 201, Joliet, IL  
 on: **October 31, 2008**  
 at: **9:15 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT IS NOT REQUIRED.
3. The Trustee's Final Report shows total:

a. Receipts	\$ 30,301.32
b. Disbursements	\$ 20.50
c. Net Cash Available for Distribution	\$ 30,280.82

4. Applications for administration fees and expenses have been filed as follows:

<u>Applicant</u>		<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
Bradley J. Waller, Trustee	\$	0.00	\$ 3,780.13	\$ 226.97

5. In addition to the fees and expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.00%.

<u>Claim Number</u>	<u>Claimant</u>	<u>Allowed Amount of Claim</u>	<u>Proposed Payment</u>
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6. Claims of general unsecured creditors totaling \$147,936.58, have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 17.76%.

<u>Claim Number</u>	<u>Claimant</u>	<u>Allowed Amount of Claim</u>	<u>Proposed Payment</u>
1	Discover Bank/Discover Financial Services	\$ 1,391.75	\$ 273.02
2	Discover Bank Discover Financial Services	\$ 5,214.89	\$ 1,023.02
3	MBNA America (Delaware) NA	\$ 9,464.32	\$ 1,856.64
4	Chase Bank USA, N.A.	\$ 215.86	\$ 42.35
5	LVNV Funding LLC., its successors and assigns, as	\$ 12,951.73	\$ 2,540.77
6	LVNV Funding LLC., its successors and assigns, as	\$ 16,469.22	\$ 3,230.81
7	American Express Centurion Bank	\$ 5,634.24	\$ 1,105.28
8	American Express Centurion Bank	\$ 5,339.82	\$ 1,047.53
9	Kamal Dutt	\$ 30,000.00	\$ 5,885.17
10	Citibank (South Dakota) N.A	\$ 5,648.87	\$ 1,108.15
11	Citibank (USA) NA	\$ 4,490.58	\$ 880.93
12	MBNA America Bank NA	\$ 37,110.47	\$ 7,280.05

7. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
8. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 S. Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov). If no objections are filed, the Court will act on the fee application(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
9. Debtor has been discharged.
10. The Trustee proposed to abandon the following property at the hearing:
  - a. Residence
  - b. Bank Account
  - c. Household Goods
  - d. Wearing apparel
  - e. Jewelry
  - f. IRA
  - g. Roth IRA (1)
  - h. 401K Plan
  - i. Roth IRA (2)
  - j. 2005 Chrysler Town & Country

Dated: October 2, 2008

For the Court,

By: KENNETH S. GARDNER

Kenneth S. Gardner

Clerk of the United States Bankruptcy Court

219 S. Dearborn Street, 7<sup>th</sup> Floor

Chicago, IL 60604

**CERTIFICATE OF NOTICE**District/off: 0752-1  
Case: 05-54911User: amcc7  
Form ID: pdf002Page 1 of 2  
Total Served: 44

Date Rcvd: Oct 02, 2008

The following entities were served by first class mail on Oct 04, 2008.

db +DiPak C Gheewala, 209 Silverado Street, Bolingbrook, IL 60490-6523  
 jdb +Anita D Gheewala, 209 Silverado Street, Bolingbrook, IL 60490-6523  
 aty +Charles A Johnson, Charles A Johnson P C, 684 W Boughton Road, Bolingbrook, IL 60440-1524  
 tr +Bradley J Waller, Klein Stoddard Buck Waller & Lewis LLC, 2045 Aberdeen Court, Sycamore, IL 60178-3140  
 10244958 American Express, PO Box 360002, Ft Lauderdale, FL 33336-0002  
 10778514 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 10244960 Bank of America, PO Box 1758, Newark, NJ 07101-1758  
 10244961 Capital One, PO Box 60000, Seattle, WA 98190-6000  
 10244962 +Chase, Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153  
 10742944 +Chase Bank USA, N.A., c/o Weinstein & Riley, P.S., 2101 4th Avenue, Suite 900, Seattle, WA 98121-2339  
 10244963 Chase Mastercard, PO Box 29016, Phoenix, AZ 85038-9016  
 10244964 Chrysler Financial, PO Box 2993, Milwaukee, WI 53201-2993  
 10244965 Cingular Wireless, PO Box 6428, Carol Stream, IL 60197-6428  
 10244967 +Citi Cards, PO Box 15687, Wilmington, DE 19850-5687  
 10244966 Citi Cards, PO Box 688908, Des Moines, IA 50368-8908  
 10849784 Citibank (South Dakota) N.A., Citibank/Choice, Exception Payment Processing, POB 6305, The Lakes, NV 88901-6305  
 10849787 +Citibank (USA) NA, POB 182149, Columbus, OH 43218-2149  
 10726735 ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
 (address filed with court: Discover Bank/Discover Financial Services, POB 8003, Hilliard, OH 43026)  
 10244968 ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
 (address filed with court: Discover Card, PO Box 30395, Salt Lake City, UT 84130-0395)  
 10244969 ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
 (address filed with court: Discover Financial Services, PO Box 15255, Wilmington, DE 19886-5255)  
 10486495 +DaimlerChrysler Services North America, c/o Riezman Berger PC, 7700 Bonhomme Ave 7th fl, St. Louis, MO 63105-1960  
 10244970 +Dr. S. Guillermo Philipp, SC, Dept 77-9479, Chicago, IL 60678-0001  
 10244971 First Premiere Bank, PO Box 5147, Sioux Falls, SD 57117-5147  
 10244972 First USA BANK, PO BOX 15298, Wilmington, DE 19850-5298  
 10244975 HSBC Mortgage Corporation(USA), PO Box 4552, Suite 0241, Buffalo, NY 14270-0241  
 10244974 +Holmam Chiropractic LTD, 82 W. 63rd Street, Willowbrook, IL 60527-2982  
 10849744 +Kamal Dutt, 11 Deer Path Trail, Burr Ridge, IL 60527-6323  
 10244976 +LNNV Funding LLC, 15 South Main Street, Suite 500, Greenville, SC 29601-2769  
 10244978 MBNA America, PO Box 15137, Wilmington, DE 19886-5137  
 10244977 MBNA America, PO Box 15286, Wilmington, DE 19886-5286  
 10607976 MBNA America (Delaware) NA, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 10851379 +MBNA America Bank NA, Mailstop DE5-014-02-03, POB 15168, Wilmington, DE 19850-5168  
 10244979 Midland Credit Management Inc, Department 8870, Los Angeles, CA 90084-8870  
 10892061 +Midland Credit Management Inc, 8875 Aero Drive Suite 200, San Diego, California 92123-2251  
 10244981 NCO Financial Systems, PO Box 41457, Philadelphia, PA 19101-1457  
 10244980 National City, PO Box 856176, Louisville, KY 40285-6176  
 10244983 Sears Gold Mastercard, PO Box 182156, Columbus, Ohio 43218-2156  
 10244984 +TCF National Bank, 101 East 5th Street, Suite 101, St. Paul, MN 55101-1898

The following entities were served by electronic transmission on Oct 03, 2008.

10244959 E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Asset Acceptance LLC,  
 PO Box 2036, Warren, MI 48090-2036  
 10877909 +E-mail/PDF: B-LinellcBNCNotifications@blinellc.com Oct 03 2008 06:29:53  
 B-Line, LLC/Cingular Wireless LLC, Mail Stop 550, 2101 Fourth Ave., Suite 1030, Seattle, WA 98121-2317  
 10244973 E-mail/PDF: gecsed@recoverycorp.com Oct 03 2008 04:16:54 GE Money Bank, PO Box 960061, Orlando, FL 32896-0061  
 10790530 +Fax: 732-352-7538 Oct 03 2008 04:05:55 HSBC Mortgage Corp. (USA), 2929 Walden Avenue, Depew, NY 14043-2690  
 10768537 E-mail/Text: resurgentbknotifications@resurgent.com  
 LVNV Funding LLC., its successors and assigns, as, assignee of Resurgent Capital LP/OSI, Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587  
 10244982 E-mail/Text: resurgentbknotifications@resurgent.com  
 Resurgent Capital Services., PO Box 5025, Sioux Falls, SD 57117-5025

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

10729022\* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
 (address filed with court: Discover Bank Discover Financial Services, PO Box 8003, Hilliard OH 43026)

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1  
Case: 05-54911

User: amcc7  
Form ID: pdf002

Page 2 of 2  
Total Served: 44

Date Rcvd: Oct 02, 2008

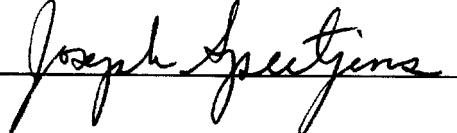
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2008

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is fluid and cursive, with a distinct "J" at the beginning.